

1 **WHAT IS CLAIMED IS:**

2 1. A system for valuing financial asset services comprising:
3 a financial asset valuation component for determining a financial
4 asset value by adding a total amount paid in the past and a total amount payable
5 in the future by at least one debtor to at least one creditor in connection with a
6 single financial account;

7 a servicing component for providing financial asset services by
8 creating a service provider who is responsible for at least collection of a
9 plurality of payments from the debtor and for making a plurality of payments to
10 the creditor in connection with the single financial account; and

11 a financial asset service valuation component for determining a
12 financial asset services value as a percentage of the financial asset value.

13 2. A system according to claim 1 further comprising:

14 a financial asset service agreement valuation component for
15 determining a value of an agreement to perform financial asset services in
16 exchange for the financial asset services value wherein a cost of providing
17 financial asset services is subtracted from the financial asset services value.

18 3. A method for valuing financial asset services comprising the
19 steps of:

20 determining a financial asset value by totaling an amount paid in
21 the past and an amount payable in the future by at least one debtor to at least
22 one creditor in connection with a single financial account;

23 creating a service provider who is responsible for at least
24 collection of a plurality of payments from the debtor and for making a plurality
25 of payments to the creditor; and

26 determining a financial asset services value as a percentage of
27 the financial asset value.

28 4. A method for valuing a financial asset service agreement
29 comprising the steps of:

1 determining a financial asset value by totaling an amount paid in
2 the past and an amount payable in the future by at least one debtor to at least
3 one creditor in connection with a single financial account;

4 creating a service provider who is responsible for at least
5 collection of a plurality of payments from the debtor and for making a plurality
6 of payments to the creditor;

7 determining a financial asset services value as a percentage of
8 the financial asset value;

9 determining a value of an agreement to perform financial asset
10 services in exchange for the financial asset services value wherein a cost of
11 providing financial asset services is subtracted from the financial asset services
12 value.

13 5. The system for valuing financial asset services as claimed in
14 claim 1 wherein said financial asset is a mortgage loan.

15 6. The system for valuing a financial asset service agreement as
16 claimed in claim 2 wherein said financial asset is a mortgage loan.

17 7. The method for valuing financial asset services as claimed in
18 claim 3 wherein said financial asset is a mortgage loan.

19 8. The method for valuing a financial asset service agreement as
20 claimed in claim 4 wherein said financial asset is a mortgage loan.

21 9. The system for valuing financial asset services as claimed in
22 claim 1 wherein said financial asset is a credit card account.

23 10. The system for valuing a financial asset service agreement as
24 claimed in claim 2 wherein said financial asset is a credit card account.

25 11. The method for valuing financial asset services as claimed in
26 claim 3 wherein said financial asset is a credit card account.

27 12. The method for valuing a financial asset service agreement as
28 claimed in claim 4 wherein said financial asset is a credit card account.

29 13. The system for valuing financial asset services as claimed in
30 claim 1 wherein each of the total amount paid in the past and the total amount
31 payable in the future by the debtor to the creditor under the single financial
32 account includes at least a principal amount and an interest amount.

1 14. The system for valuing a financial asset service agreement as
2 claimed in claim 2 wherein each of the total amount paid in the past and the
3 total amount payable in the future by the debtor to the creditor under the single
4 financial account includes at least a principal amount and an interest amount.

5 15. The method for valuing financial asset services as claimed in
6 claim 3 wherein each of the total amount paid in the past and the total amount
7 payable in the future by the debtor to the creditor under the single financial
8 account includes at least a principal amount and an interest amount.

9 16. The method for valuing a financial asset service agreement as
10 claimed in claim 4 wherein each of the total amount paid in the past and the
11 total amount payable in the future by the debtor to the creditor under the single
12 financial account includes at least a principal amount and an interest amount.

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